

# *National Hotel Insurance Program Informant*

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621 N. Cherokee, Claremore, OK 74017 800-753-5797  
Fax: 877-341-6088 email: [info@rci-ins.com](mailto:info@rci-ins.com) website: [www.rci-ins.com](http://www.rci-ins.com)



## **FROM THE OFFICE OF MICK COTTOM:**

Summer has finally arrived and hopefully your hotel is filling up every night. With that being said there are some things that you still need to be very conscious of. One consideration is with the downturn of the economy in many areas there is an increase in crime in hotels. At least that is what the media is saying so you need to be aware and take appropriate measures to insure your guests' safety.

There are a number of articles appearing in various newspapers and travel guides talking to travelers about hotel safety. So, we need to be a step ahead and certainly know what some guests will be looking at from a safety and comfort standpoint.

Here's a headline from USA Today -

### **"Hotel crime rises in recession, but hotels say they're still safe".**

With headlines like this, we need to be certain that we're ahead of the game in "fighting crime" while at the same time having a warm, inviting property.

Whether you are trying to attract the family vacationer or the business traveler, here are some tips to consider.

**Curb Appeal** - Just like a home, we all want a warm inviting look. Your guests or potential guests start evaluating the property the moment it comes in sight. Have you really paid attention to your landscaping? Ask a friend (someone other than an employee) to give you an honest evaluation of how they see the property. Any trash?

**Lobby** - What impression does the guest have the moment he enters the property? Is it still warm and inviting? Are all of your staff members property trained on how to greet your guests? Your desk clerks, housekeepers, breakfast hostess, and maintenance staff are all critical in how the guest perceives your hotel.

**Overall Hotel Interior Appearance** - Is all the trash and litter picked up throughout the day? If house keeping starts on the 4th floor, for instance, and works their way down, does anyone go through periodically and check for litter?

**Pool Area** - Is this area monitored to make sure the posted rules are being followed? Are all your rules posted and up to date? Is the area free of "excessive" water on the deck areas?

**Guest Relations** - Does your staff try to accommodate reasonable requests from guests or do they view them as an interruption? Of course there are unreasonable requests, but there are also a lot of little things that can be done to "wow" the guests.

**Guest Safety** - Of course, the last thing you want is an incident that injures a guest in any way. You probably have manuals and procedures that your staff is supposed to be familiar with. Make sure you review them from time to time, especially with this busy season approaching (And hopefully here.)

These are just a few tips to get you and your team thinking of ways to make your guests stay more enjoyable.

If you would like for RCI to present a brief training session on some of the above contact me and we'll get something arranged.

Here's hoping your summer will be profitable and enjoyable.

*Regards,*

*Mick Cotton*

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## *A Personal Note*

*By: Rhonda Bennett*

While sitting at my desk today, I realized that I will be in the insurance industry 40 years this year!

I started just out of high school with a company in Houston, TX. My experience brought me to Oklahoma in 1995 and this is where I intend to retire someday.

My how time flies when having so much fun! Yes, I said "fun". The fun part of insurance, for me, is helping people protect their family and property.

Too often I have seen the focus of insurance purchases to be on "cost" and not "coverage need". We all do it. We look at the bottom price and ask our agent "What coverage can I do without to cut cost?" Granted there may be circumstances that force us into this position. However, I ask that you answer one simple question before making such a decision:

### *Where will the money come from to cover a loss?*

I do not know this for a fact; however, I think there are more lawyers than insurance agents in the world. An individual or business may get sued for anything these days. A business owner should look at what could happen in the future that may negatively affect the business' bottom-line results. Therefore, my answer to the question above; ***the money comes out of the bottom-line if there is no insurance to cover it.***

Insurance is not just cost of doing business; it is the means to stay in business.

## **Dogs Are Welcome**

*By: Tommy Harvey*

I wrote a letter to a small hotel I planned to visit on the upcoming holiday. I wrote "I would very much like to bring my dog with me. He is well-groomed and very well behaved. Would you be willing to permit me to keep him in my room with me at night?"

An immediate reply came from the hotel owner, who wrote: 'Dear Tommy, I've been operating this hotel for many years. In all that time, I've never had a dog steal towels, bedclothes, silverware or pictures off the walls. I've never had to evict a dog in the middle of the night for being drunk and disorderly. And I've never had a dog run out on a hotel bill. Yes, indeed, your dog is welcome at my hotel. And, if your dog will vouch for you, you're welcome to stay here, too.'

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## **Tips for Having a Safe Stay**

These tips from government officials and hotel security experts may help ensure a crime-free hotel stay:

- Before booking a hotel, make sure that guest-room doors have multiple locks, including a deadbolt.
- Consider using a valet, or park your car in a well-lit area as close as possible to the hotel lobby. Before getting out of the car, scan the parking lot for any possible assailants. Lock the car and do not leave any valuables inside.
- In high-rise hotels, request a room on the third floor or above.
- If hotel personnel mention your room number during check-in or another time during your stay, ask for another room.
- Don't enter an elevator if someone inside seems suspicious.
- Don't open the room door to anyone without verification from the front desk, and do not use your name when answering the phone.
- Make sure you know how to use the phone in your room and that you can dial 911.
- Place all valuables in the in-room safe.
- Hang the 'Do Not Disturb' sign on the door and leave a light and radio or TV on when leaving.
- At night or any time there's concern about safety, request a hotel staff member to accompany you to your room to inspect it.

# Honor vs. disrespect

*By: Tammy Ridgway*

## Honor means respecting others because of their worth as human beings.

### Five Keys for Building Honor

#### 1. Look Beyond

Honor looks beyond the surface and respects the essential dignity invested in each person, regardless of appearance or disposition. Respect the person, regardless of the disposition.

#### 2. Respect Authority

When meeting a ranking officer, the soldier must honor the chain of command whether or not the soldier personally admires the superior officer. Leaders are as imperfect as any other humans. Instead of becoming frustrated by a leader's imperfections, learn to appeal respectfully and help your leader succeed. Give due respect to your leaders, despite their imperfections.

#### 3. Heed the Call

Each aspect of life carries particular responsibilities. Employees have particular duties to their employers, and employers have certain responsibilities for their employees. A person of honor understands these obligations and invests his or her best effort in each relationship and assignment.

#### 4. Remember Your Elders

One characteristic of a healthy society is the honor individuals' show for those whose past contributions deserve respect. Honor those who have gone before you, especially those to whom you can personally express gratitude.

#### 5. Value Character

A culture draws its values from what its people view as honorable. The standards that community members adopt will have a significant impact on the culture as a whole.

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## Happy Traveling!

*By: Anita McAlexander*

The summer season is when many of us travel, both far and near. Please heed the following to help assure your traveling is enjoyable.

### Help avoid being the victim of a pickpocket:

- Don't travel in narrow alleys or poorly lit streets especially by foot.
- When possible, avoid having crowds of people surrounding you.
- Carry a dummy wallet and put your money in your front pocket.
- Place a rubber band around your wallet, it will make it much more difficult to remove from your pocket.
- Carry your purse under your arm.
- Carry your money under your clothes.

## Happy Traveling!

## Premium Audit Questions

### What is a Premium Audit?

A premium audit is an examination of your business operations, records, and books of account to determine the exposures for the insurance coverages provided.

### When is a Premium Audit adjustment necessary?

An audit adjustment is necessary after expiration, cancellation, or at intervals specified in your policy.

Some examples of coverages which require adjustment are:

- Workers' Compensation
- Commercial Automobile
- General Liability
- Garage Liability
- Commercial Package

### Why is an Audit Adjustment necessary?

Since these types of coverages are based upon variable estimates at inception, adjustment at expiration is necessary to determine the correct classifications and exposures for the coverages provided. It guarantees that you pay, only the amount the company is entitled to receive.

### Who will make the Audit?

You may expect a physical (on-site) visit from an ACE Premium Auditor upon examination or cancellation of your coverage and he/she will make the audit.

In some cases, however, the adjustment information can be obtained by telephone or through the mail services. If so, the company will contact you or send the necessary form(s) for you to complete.

RCI Insurance Group,  
P. O. Box 1185  
Claremore, OK 74018-1185  
918-341-6081 / Toll Free: 800-753-5797  
Email: info@rci-ins.com



## Tell Others About Us and Win a Prize

Congratulations to this month's winner, Amit Patel!!!! Amit has won a \$25 Gift Card for sending us referrals. Keep telling others about RCI and **YOU** could be our next monthly winner or Our next yearly winner. This year, our annual drawing will be another week's Get Away Vacation to Branson, Missouri and \$500 spending cash!! Every time you send us a referral and they give us your name, you will be entered into our grand prize drawing.

Plus, you'll be entered in the monthly drawing as well!!  
So keep sending us your referrals. We really do appreciate it!!

**Important Reminder!!** Don't forget we are a **NATION WIDE** agency. So if you have friends looking for insurance in the continental US, tell them about RCI!

**Thank you!** THANK YOU! **THANK YOU!** Thank you!

				We are delighted to recommend Mick Cottom and his team of experts at RCI. Mick and his team have done				
				an excellent job of taking care of all our insurance needs and requirements for the last several years. We are				
				particularly impressed with the professional attitude and the courteous service for our hospitality insurance.				
				Mick and his team of experts have done a fine job in getting us competitive pricing along with great service.				
				Mickey Patel – Frontier Hotels, Tulsa, OK				